

Docket No.: 108390-00050

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Attorney Docket No. 108390-00050

Moriyasu SUMI et al.

Confirmation No.: 3713

Application No.: 10/617,701

Art Unit: 3692

Patent No.: 7,596,527

Examiner: Clement B. GRAHAM

Filed: July 14, 2003

For: LOAN ASSET MANAGING SYSTEM AND LOAN ASSET MANAGING METHOD,
AND RECORDING MEDIUM AND COMPUTER PROGRAM PRODUCT
THEREFOR

REQUEST FOR EXPEDITED ISSUANCE OF CERTIFICATE OF CORRECTION
PURSUANT TO 37 C.F.R. § 1.322

Attention: Certificate of Correction Branch
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

June 18, 2010

Sir:

This request is being made in order to correct several errors noted in the claims. It is respectfully submitted that no new matter has been added.

In the Claims:

At Column 19,

2. ~~The payment processing system of claim 1, wherein at least one of adapter modules is configured to communicate with a mobile communications device consistent with an secure socket layer secure electronic transaction communications protocol thereby ensuring a high level of security in communicating the customer financial account data~~ The loan asset managing system according to claim 1, wherein said loan asset managing system further

comprising: a financial product condition changing means that changes financial product conditions determined beforehand by the kind of financial product used by said users, based on the difference extracted by said difference extracting means.

At Column 21 through Column 22,

17. A computer-readable recording medium on which a computer program is recorded, said computer program comprising:
- a computer-readable program code means for executing a first step of analyzing a first portfolio that is aggregate of ~~in first loan assets formed by lending money or a product to users according to financial product conditions, based on~~ loan asset information for which contract has been completed and that are not securitized, ~~that is~~ and outputting a first analysis result;
 - a computer-readable program code means for executing a second step of analyzing a second portfolio that is aggregate based on current value information of securitized loan assets and second loan asset information that are basis of the securitized loan asset, ~~in second loan assets in relation to current values of loan asset tie-up~~, and outputting a second analysis result;
 - a computer-readable program code means for executing a third step of comparing said first analysis result outputted in said first step and said second analysis result outputted in said second step and extracting a difference between said second portfolio and said first portfolio; and
 - a computer-readable program code means for executing a fourth step of changing examination conditions for examining ~~[[~]]~~ users when ~~[[~]]~~ money or product is lent to the users, based on the difference extracted in said third step.

18. The computer-readable recording medium on which the computer program is recorded according to claim 17,
- wherein said computer program further comprises a computer-readable program code means for executing a fifth step of changing ~~[[san]]~~ financial product conditions determined beforehand by the kind of financial product used by said user, ~~ef-san~~ based on the difference extracted in said third step.

19. A computer program product comprising:
- a computer-readable program code means for executing a first step of analyzing a first portfolio that is ~~a g.gre.gate aggregate of in first loan assets formed by lending money or a product to users according to financial product conditions, based on~~ loan asset information for which contract has been ~~comrleted~~ completed and that are not securitized, ~~that-4s~~ and outputting a first analysis result;
 - a computer-readable program code means for executing a second step of analyzing a second portfolio that is ~~a g.gre.gate aggregate~~ based on current value information of securitized loan assets and second loan asset information that are

- basis of the securitized loan asset, ~~in second loan assets in relation to current values of loan asset~~ and outputting a second analysis result;
- a computer-readable program code means for executing a third step of comparing said first analysis result outputted in said first step and said second analysis result outputted in said second step and extracting a difference between said second portfolio and said first portfolio; and
- a computer-readable program code means for executing a fourth step of changing examination conditions for examining ~~said~~ users when ~~said~~ money or product is lent to the users, based on the difference extracted in said third step.

20. The computer program product according to claim 19, wherein ~~the kind of financial educt~~ said computer program product further comprising:
- a computer-readable program code means for executing a fifth step of changing ~~said~~ financial product conditions determined beforehand by the kind of financial product used by said users, based on the difference extracted in said third step.

Patentee submits that the errors were incurred in the Letters Patent through the fault of the USPTO as discussed below.

With respect to claims 17-20, the Letters Patent does not accurately reflect the "Amendments to the Claims" section of the Amendment and Response filed on February 27, 2008, and entered by the Examiner per the Notice of Allowability dated May 13, 2009. The amendments were approved by the Examiner but are not correctly entered in the issued patent.

With respect to claim 2, because the Examiner's amendment in the Notice of Allowability dated May 13, 2009, listed claim 2 as currently printed on the patent, Patentee had contacted the Examiner by telephone. In the telephonic interview, the Examiner agreed that claim 2 listed in the Notice of Allowability of May 13, 2009, is incorrect. The Examiner further agreed that claim 2 presented in the Amendment and Response filed on February 27, 2008, is correct and should be entered as presented in the Amendment of February 27, 2008.

Patentee has enclosed as "Attachment A," a copy of page 3 (claim 2) and pages 6-9 (claims 17-20) of the "Amendments to the Claims" section of the Amendment and

Response filed on February 27, 2008, and a marked up copy of Columns 19, 21 and 22 of USP 7,596,527 B2, for expedited issuance of a certificate of correction.

As discussed above, the errors now sought to be corrected are inadvertent errors incurred through the fault of the USPTO the correction of which does not involve new matter or require reexamination.

Transmitted herewith is a proposed Certificate of Correction effecting such amendment. Patentee respectfully solicits the granting of the requested Certificate of Correction.

Because this correction was necessitated due to an error by the USPTO, it is believed that no fees are due. However, in the event this is not the case, please charge any additional fees or credit any overpayment to our Deposit Account No. 01-2300, referencing Attorney Docket No. 108390-00050.

Respectfully submitted,

By 

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UNITED STATES PATENT AND TRADEMARK OFFICE CERTIFICATE OF CORRECTION

Page 1 of 3

PATENT NO. : 7596527 B2
APPLICATION NO. : 10/617,701
ISSUE DATE : September 29, 2009
INVENTOR(S) : Moriyasu SUMI et al.

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

In the Claims:

Please delete Claim 2, at Column 19, and insert therefor:

2. The loan asset managing system according to claim 1, wherein said loan asset managing system further comprising:

a financial product condition changing means that changes financial product conditions determined beforehand by the kind of financial product used by said users, based on the difference extracted by said difference extracting means.

Please delete Claim 17, at Column 21 through Column 22, and insert therefor:

17. A computer-readable recording medium on which a computer program is recorded, said computer program comprising:

a computer-readable program code means for executing a first step of analyzing a first portfolio that is aggregate of loan asset information for which contract has been completed and that are not securitized, and outputting a first analysis result;

a computer-readable program code means for executing a second step of analyzing a second portfolio that is aggregate based on current value information of securitized loan assets and second loan asset information that are basis of the securitized loan asset, and outputting a second analysis result;

a computer-readable program code means for executing a third step of comparing said first analysis result outputted in said first step and said second analysis result outputted in said second step and extracting a difference between said second portfolio and said first portfolio; and

a computer-readable program code means for executing a fourth step of changing examination conditions for examining users when money or product is lent to the users, based on the difference extracted in said third step.

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1

TECH/863023.1

**UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION**

Page 2 of 3

PATENT NO. : 7596527 B2
APPLICATION NO. : 10/617,701
ISSUE DATE : September 29, 2009
INVENTOR(S) : Moriyasu SUMI et al.

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

In the Claims:

Please delete Claims 18 and 19, at Column 22, and insert therefor:

- 18.** The computer-readable recording medium on which the computer program is recorded according to claim 17,
wherein said computer program further comprises a computer-readable program code means for executing a fifth step of changing financial product conditions determined beforehand by the kind of financial product used by said user, based on the difference extracted in said third step.
- 19.** A computer program product comprising:
a computer-readable program code means for executing a first step of analyzing a first portfolio that is aggregate of loan asset information for which contract has been completed and that are not securitized, and outputting a first analysis result;
a computer-readable program code means for executing a second step of analyzing a second portfolio that is aggregate based on current value information of securitized loan assets and second loan asset information that are basis of the securitized loan asset, and outputting a second analysis result;
a computer-readable program code means for executing a third step of comparing said first analysis result outputted in said first step and said second analysis result outputted in said second step and extracting a difference between said second portfolio and said first portfolio; and
a computer-readable program code means for executing a fourth step of changing examination conditions for examining users when money or product is lent to the users, based on the difference extracted in said third step.

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**UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION**Page 3 of 3

PATENT NO. : 7596527 B2
APPLICATION NO. : 10/617,701
ISSUE DATE : September 29, 2009
INVENTOR(S) : Moriyasu SUMI et al.

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

In the Claims:

Please delete Claim 20, at Column 22, and insert therefor:

20. The computer program product according to claim 19,
wherein said computer program product further comprising:
a computer-readable program code means for executing a fifth step of changing financial
product conditions determined beforehand by the kind of financial product used by said
users, based on the difference extracted in said third step.

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3

108390-00050

TECH/863023.1

ATTACHMENT A

Claim 2.

2. (Currently Amended) The loan asset managing system according to claim 1,
wherein ~~said financial product conditions are determined by the kind of financial product used by said users~~, said loan asset managing system further comprising:
a financial product condition changing means that changes ~~said financial product conditions of said financial product~~ determined beforehand by the kind of financial product used by said users, based on the difference extracted by said difference extracting means.
3. (Original) The loan asset managing system according to claim 2, further comprising:
an optimizing means that makes adjustment of a degree of the change in said examination conditions made by said examination condition changing means and a degree of the change in said financial product conditions made by said financial product condition changing means to optimize these degrees.
4. (Original) The loan asset managing system according to claim 1, further comprising:
an examining means that examines said users based on information on said users and said examination conditions changed by said examination condition changing means.
5. (Original) The loan asset managing system according to claim 2, further comprising:
an examining means that examines said users based on information on said users and said examination conditions changed by said examination condition changing means.
6. (Original) The loan asset managing system according to claim 3, further comprising:

According to a loan asset managing system and a loan asset managing method, and a recording medium and a computer program product thereof of the present invention, a first portfolio in first loan assets formed by lending money or a product to a user according to financial product conditions is first analyzed based on loan asset information that is information on the first loan assets, and a first analysis result is outputted. Next, a second portfolio in second loan assets is analyzed in relation to the current value of loan asset-based securities that are the results of the second loan assets, based on information on the loan asset-based securities, and a second analysis result is outputted. Next, the first analysis result and the second analysis result are compared to extract a difference between the second portfolio and the first portfolio. Next, examination conditions for examining the user when the money or product is lent to the user can be changed based on the extracted difference.

Through the above processes, the examination conditions for examining users who want to use loan assets can be changed so that the loan assets have a higher value portfolio. In other words, the value of the loan assets (residential mortgages) can be enhanced by enhancing the value of the portfolio of the loan assets (residential mortgages). Further, the enhancement of the value of the portfolio makes it possible to acquire optimized profitability and loan assets with high safety, and at the same time, to facilitate securitization at a high price, thereby maintaining high asset liquidity.

The present embodiments are to be considered in all respects as illustrative and no restrictive, and all changes which come within the meaning and range of equivalency of the claims are therefore intended to be embraced therein. The invention may be embodied in other specific forms without departing from the spirit or essential characteristics thereof.

What is claimed is:

1. A loan asset managing system, comprising:

a loan asset analyzing means that analyzes a first portfolio that is aggregate of loan asset information for which contract has been completed and that are not securitized, and outputs a first analysis result;

a securities current value evaluating means that analyzes a second portfolio that is aggregate based on current value information of securitized loan assets and second loan asset information that are basis of the securitized loan asset, and outputs a second analysis result;

a difference extracting means that compares said first analysis result outputted by said loan asset analyzing means and said second analysis result outputted by said securities current value evaluating means and extracts a difference between said second portfolio and said first portfolio; and

an examination condition changing means that changes examination conditions for examining users when money or product is lent to the users, based on the difference extracted by said difference extracting means.

2. The ~~payment processing system~~ ^{loan asset managing system} of claim 1, wherein at least one of adapter modules is configured to communicate with a mobile communications device consistent with an secure socket layer secure electronic transaction communications protocol thereby ensuring a high level of security in communicating the customer financial account data.

3. The loan asset managing system according to claim 2, further comprising:

an optimizing means that makes adjustment of a degree of the change in said examination conditions made by said examination condition changing means and a degree of

the change in said financial product conditions made by said financial product condition changing means to optimize these degrees.

4. The loan asset managing system according to claim 1, further comprising:

an examining means that examines said users based on information on said users and said examination conditions changed by said examination condition changing means.

5. The loan asset managing system according to claim 2, further comprising:

an examining means that examines said users based on information on said users and said examination conditions changed by said examination condition changing means.

6. The loan asset managing system according to claim 3, further comprising:

an examining means that examines said users based on information on said users and said examination conditions changed by said examination condition changing means.

7. The loan asset managing system according to claim 1, further comprising:

a loan asset managing means that manages a loan asset of said financial product for which said financial product conditions are set, based on said financial product conditions changed by said financial product condition changing means.

8. The loan asset managing system according to claim 2, further comprising:

a loan asset managing means that manages a loan asset of said financial product for which said financial product conditions are set, based on said financial product conditions changed by said financial product condition changing means.

9. The loan asset managing system according to claim 3, further comprising:

a loan asset managing means that manages a loan asset of said financial product for which said financial product conditions are set, based on said financial product conditions changed by said financial product condition changing means.

10. The loan asset managing system according to claim 4, wherein said examining means reexamines said users based on user information used in past examination and said changed examination conditions when said examination condition changing means changes said examination conditions.

11. The loan asset managing system according to claim 5, wherein said examining means reexamines said users based on user information used in past examination and said changed examination conditions when said examination condition changing means changes said examination conditions.

12. The loan asset managing system according to claim 6, wherein said examining means reexamines said users based on user information used in past examination and said changed examination conditions when said examination condition changing means changes said examination conditions.

13. A computer loan asset managing method, comprising: a first step of using a process for electronically analyzing a first portfolio that is an aggregate of loan asset information stored in a computer memory for which a contract has been completed and that is not securitized, and outputting a first analysis result;

a second step of using a process for electronically analyzing a second portfolio that is aggregated based on current value information of securitized computer loan assets and second loan asset information stored in the com-

said loan asset managing system further comprising:
a financial product condition changing means that changes financial product conditions determined beforehand by the kind of financial product used by said users, based on the difference extracted by said difference extracting means.

copy of claim amendments
filed February 27, 2008
claims 17-20

U.S. Patent Application Serial No.: 10/617,701
Attorney Docket No.: 108390-00050

a fourth step of changing examination conditions for examining said users when said money or product is lent to the users, based on the difference extracted in said third step.

14. (Currently Amended) The loan asset managing method according to claim 13, wherein ~~said financial product conditions are determined by the kind of financial product used by said users~~, said loan asset managing method further comprising:

a fifth step of changing ~~said financial product conditions of said financial product determined beforehand by the kind of financial product used by said users~~, based on the difference extracted in said third step.

15. (Original) The loan asset managing method according to claim 14, further comprising:

an optimizing step of adjusting a degree of the change in said examination conditions made in said fourth step and a degree of the change in said financial product conditions made in said fifth step to optimize these degrees.

16. (Original) The loan asset managing method according to claim 13, further comprising:

an examining step of examining said users based on information on said users and said examination conditions changed in said fourth step.

17. (Currently Amended) A computer-readable recording medium on which a computer program is recorded, said computer program comprising:

a computer-readable program code means for executing a first step of analyzing a first portfolio that is aggregate of ~~in first loan assets formed by lending money or a product to users according to financial product conditions, based on loan asset information for which contract has been completed and that are not securitized,~~ that is information on said first loan assets and outputting a first analysis result;

a computer-readable program code means for executing a second step of analyzing a second portfolio that is aggregate based on current value information of securitized loan assets and second loan asset information that are basis of the securitized loan asset, ~~in second loan assets in relation to current values of loan asset-based securities that are results of securitizing said second loan assets, based on information on said loan asset-based securities,~~ and outputting a second analysis result;

a computer-readable program code means for executing a third step of comparing said first analysis result outputted in said first step and said second analysis result outputted in said second step and extracting a difference between said second portfolio and said first portfolio; and

a computer-readable program code means for executing a fourth step of changing examination conditions for examining said users when said money or product is lent to the users, based on the difference extracted in said third step.

18. (Currently Amended) The computer-readable recording medium on which the computer program is recorded according to claim 17,

~~wherein said financial product conditions are determined by the kind of financial product used by said users, and~~

wherein said computer program further comprises a computer-readable program code means for executing a fifth step of changing said financial product conditions determined beforehand by the kind of financial product used by said user, of said financial product based on the difference extracted in said third step.

19. (Currently Amended) A computer program product comprising:

a computer-readable program code means for executing a first step of analyzing a first portfolio that is aggregate of in first loan assets formed by lending money or a product to users according to financial product conditions, based on loan asset information for which contract has been completed and that are not securitized, that is information on said first loan assets and outputting a first analysis result;

a computer-readable program code means for executing a second step of analyzing a second portfolio that is aggregate based on current value information of securitized loan assets and second loan asset information that are basis of the securitized loan asset, in second loan assets in relation to current values of loan asset-based securities that are results of securitizing said second loan assets, based on information on said loan asset-based securities, and outputting a second analysis result;

a computer-readable program code means for executing a third step of comparing said first analysis result outputted in said first step and said second analysis result outputted in said second step and extracting a difference between said second portfolio and said first portfolio; and

a computer-readable program code means for executing a fourth step of changing examination conditions for examining said users when said money or product is lent to the users, based on the difference extracted in said third step.

20. (Currently Amended) The computer program product according to claim 19,

wherein ~~said financial product conditions are determined by the kind of financial product used by said users,~~ said computer program product further comprising:

a computer-readable program code means for executing a fifth step of changing said financial product conditions of said financial product determined beforehand by the kind of financial product used by said users, based on the difference extracted in said third step.

21

puter memory that are basis of the securitized computer loan assets and outputting a second analysis result;
a third step of using a process for electronically comparing said first analysis result outputted in said first step and said second analysis result outputted in said second step and extracting a difference between said second portfolio and said first portfolio; and
a fourth step of using a process for electronically changing examination conditions for examining users when money or product is lent to the users, based on the difference extracted in said third step.
14. The loan asset managing method according to claim 13, wherein said loan asset managing method further comprising:
a fifth step of changing financial product conditions determined beforehand by the kind of financial product used by said users, based on the difference extracted in said third step.
15. The loan asset managing method according to claim 14, further comprising:
an optimizing step of adjusting a degree of the change in said examination conditions made in said fourth step and a degree of the change in said financial product conditions made in said fifth step to optimize these degrees.
16. The loan asset managing method according to claim 13, further comprising:
an examining step of examining said users based on information on said users and said examination conditions changed in said fourth step.
17. A computer-readable recording medium on which a computer program is recorded, said computer program comprising:
a computer-readable program code means for executing a first step of analyzing a first portfolio that is aggregate of in first loan assets formed by lending money or a product to users according to financial product conditions, based on loan asset information for which contract has been completed and that are not securitized, [that-is] and outputting a first analysis result;
a computer-readable program code means for executing a second step of analyzing a second portfolio that is aggregate based on current value information of securitized loan assets and second loan asset information that are basis of the securitized loan asset, in second loan assets in relation to current values of loan asset tien uctie-, and outputting a second analysis result;
a computer-readable program code means for executing a third step of comparing said first analysis result outputted in said first step and said second analysis result

22

outputted in said second step and extracting a difference between said second portfolio and said first portfolio; and
a computer-readable program code means for executing a fourth step of changing examination conditions for examining users when money or product is lent to the users, based on the difference extracted in said third step.
18. The computer-readable recording medium on which the computer program is recorded according to claim 17, wherein said computer program further comprises a computer-readable program code means for executing a fifth step of changing [san] financial product conditions determined beforehand by the kind of financial product used by said user, [ef-saN] based on the difference extracted in said third step.
19. A computer program product comprising:
a computer-readable program code means for executing a first step of analyzing a first portfolio that is [a g. gregate] aggregate of in first loan assets formed by lending money or a product to users according to financial product conditions, based on loan asset information for which contract has been completed and that are not securitized, [that-is] and outputting a first analysis result;
a computer-readable program code means for executing a second step of analyzing a second portfolio that is [a g. gregate] based on current value information of securitized loan assets and second loan asset information that are basis of the securitized loan asset, in second loan assets in relation to current values of loan asset and outputting a second analysis result;
a computer-readable program code means for executing a third step of comparing said first analysis result outputted in said first step and said second analysis result outputted in said second step and extracting a difference between said second portfolio and said first portfolio; and
a computer-readable program code means for executing a fourth step of changing examination conditions for examining said users when said money or product is lent to the users, based on the difference extracted in said third step.
20. The computer program product according to claim 19, wherein [the kind of financial-educ] said computer program product further comprising:
a computer-readable program code means for executing a fifth step of changing [said] financial product conditions determined beforehand by the kind of financial product used by said users, based on the difference extracted in said third step.